

**Information to identify the case:**

Debtor 1	<b>Todd Lyle Grazier</b>	Social Security number or ITIN	xxx-xx-1330
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: <b>17-11349-JAD</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Todd Lyle Grazier

4/18/23

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Todd Lyle Grazier  
Debtor

Case No. 17-11349-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1  
Date Rcvd: Apr 18, 2023

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2023:

Recip ID	Recipient Name and Address
db	+ Todd Lyle Grazier, 1206 Beagle Club Road, Cochranon, PA 16314-9436
r	+ Brian Kurtich, 1st Rate Realty, LLC, 745 Liberty Street, Franklin, PA 16323-1131
14760909	+ CBCS, PO Box 2724, Columbus, OH 43216-2724
14760910	+ CBL Path, 760 Westchester Avenue, Port Chester, NY 10573-1342
14760911	+ CVS Caremark, PO Box 6590, Lees Summit, MO 64064-6590
14750287	Roehl Transport Inc, PO Box 750, Westboro, WI 54490

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 19 2023 03:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 18 2023 23:30:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 19 2023 03:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 18 2023 23:30:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14750278	+ Email/Text: bankruptcy@rentacenter.com	Apr 18 2023 23:31:00	Acceptance Now, Attn: Bankruptcy, 5501 Headquarters Drive, Plano, TX 75024-6191
14760908	+ Email/Text: bkprpt@retrievalmasters.com	Apr 18 2023 23:30:00	American Medical Collection Agency, PO Box 1235, Elmsford, NY 10523-0935
14750279	+ EDI: CAPITALONE.COM	Apr 19 2023 03:23:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14750280	+ Email/Text: bankruptcy@cavps.com	Apr 18 2023 23:30:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake, Suite 400, Valhalla, NY 10595-2321
14755596	+ Email/Text: bankruptcy@cavps.com	Apr 18 2023 23:30:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14750281	+ EDI: CITICORP.COM	Apr 19 2023 03:23:00	Citicards Cbna, Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040
14780733	EDI: DIRECTV.COM	Apr 19 2023 03:26:00	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
14750283	+ EDI: IRS.COM	Apr 19 2023 03:23:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346

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14750285	+ Email/Text: bankruptcy@lmminc.com	Apr 18 2023 23:30:00	Lockhart, Morris & Montgomery Inc., 1401 North Central Expressway, Richardson, TX 75080-4669
14760912	+ Email/Text: mwetherbee@mmchs.org	Apr 18 2023 23:30:00	Meadville Medical Center, 1034 Grove Street, Meadville, PA 16335-2945
14775387	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 18 2023 23:30:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14776715	Email/Text: Bankruptcy.Notices@pnc.com	Apr 18 2023 23:30:00	PNC BANK, N.A., Bankruptcy Department., 3232 NEWMARK DRIVE, MIAMISBURG OH 45342
14760913	Email/Text: Bankruptcy.Notices@pnc.com	Apr 18 2023 23:30:00	PNC Mortgage, Attn: Bankruptcy Dept., 3232 Newmark Drive, Miamisburg, OH 45342
14750286	Email/Text: Bankruptcy.Notices@pnc.com	Apr 18 2023 23:30:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
14775126	+ Email/Text: bankruptcy@lmminc.com	Apr 18 2023 23:30:00	Roehl Transport, c/o Lockhart, Morris & Montgomery, Inc., 1401 N. Central Expy, Suite 225, Richardson, TX 75080-4456
14760914	+ Email/Text: bankruptcydepartment@tsico.com	Apr 18 2023 23:30:00	Transworld Systems Inc, Collection Agency, 500 Virginia Drive, Suite 514, Fort Washington, PA 19034-2733
14773196	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Apr 18 2023 23:45:36	U.S. Department of HUD, 451 7th Street S.W., Washington, DC 20410-0001
14783136	Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Apr 18 2023 23:30:00	US DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
14750288	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Apr 18 2023 23:30:00	Us Department Of Education, Great Lakes Higher Education, Attn: Bankruptcy, 2401 International Lane, Madison, WI 53704-3192

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr		PNC BANK, NATIONAL ASSOCIATION
14750284	*+	Internal Revenue Service, William Moor-Head Building, 1000 Liberty Avenue, Room 806, Pittsburgh, PA 15222-4027
14750282	*	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2023

Signature: /s/Gustava Winters

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CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-1

User: auto

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Todd Lyle Grazier dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Jerome B. Blank	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION jblank@pincuslaw.com
Maria Miksich	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 6